

Bernstein Salvage Superfund Site, located in Oskaloosa, Iowa, and is made and entered into by EPA and Virginia Bernstein and the Virginia Bernstein Revocable Living Trust (Settling Parties).

In response to the release of hazardous substances at or from the Site, EPA undertook response actions at the Site pursuant to Section 104 of CERCLA, 42 U.S.C. 9604. In performing these response actions, EPA incurred response costs at or in connection with the Site.

Pursuant to Section 107(a) of CERCLA, 42 U.S.C. 9607(a), the Settling Parties are responsible parties and are liable for response costs incurred or to be incurred at or in connection with the Site. This Agreement requires the Settling Parties to pay to the Hazardous Substance Superfund the principal sum of \$100,000 in reimbursement of Past Response Costs, plus an additional sum for interest and will resolve the Settling Parties' civil liability for these costs. The proposed agreement also includes a covenant not to sue the Settling Parties pursuant to Section 107(a) of CERCLA, 42 U.S.C. 9607(a).

Dated: September 29, 2004.

**James B. Gulliford,**

*Regional Administrator, United States Environmental Protection Agency, Region VII.*  
[FR Doc. 04-23265 Filed 10-18-04; 8:45 am]

**BILLING CODE 6560-50-P**

**ENVIRONMENTAL PROTECTION AGENCY**

[FRL-7828-6]

**Notice of Proposed Agreement for Recovery of Past Response Costs Under the Comprehensive, Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as Amended, 42 U.S.C. 9622(h)(1), Helena Chemical Company Superfund Site, Hayti, MO, Docket No. CERCLA-07-2004-0312**

**AGENCY:** Environmental Protection Agency.

**ACTION:** Notice of proposed agreement for recovery of past response costs, Helena Chemical Company Superfund Site, Hayti, Missouri.

**SUMMARY:** Notice is hereby given that a proposed agreement regarding the Helena Chemical Company Superfund Site located in Hayti, Missouri, was signed by the United States Environmental Protection Agency (EPA) on September 3, 2004.

**DATES:** EPA will receive, for a period of thirty (30) days from the date of this publication, written comments relating to the proposed agreement.

**ADDRESSES:** Comments should be addressed to James D. Stevens, Senior Assistant Regional Counsel, United States Environmental Protection Agency, Region VII, 901 N. 5th Street, Kansas City, Kansas 66101 and should refer to: In the Matter of Helena Chemical Company Superfund Site, Hayti, Missouri, Docket No. CERCLA-07-2004-0312.

The proposed agreement may be examined or obtained in person or by mail from James D. Stevens, United States Environmental Protection Agency, Region VII, 901 N. 5th Street, Kansas City, Kansas 66101, (913) 551-7322.

**SUPPLEMENTARY INFORMATION:** This proposed Agreement concerns the Helena Chemical Company Superfund Site, located in Hayti, Missouri, and is made and entered into by EPA and BP Products North America, Inc. and Helena Chemical Company (Settling Parties). This Site consists of an approximately 2.6 acre lot, and is located about one-eighth mile east of the City of Hayti in Pemiscot County, Missouri.

In response to the release of hazardous substances including toxaphene, arsenic and dieldrin at or from the Site, EPA undertook response actions at the Site pursuant to Section 104 of CERCLA, 42 U.S.C. 9604. In performing these response actions, EPA incurred response costs at or in connection with the Site. In addition,

EPA provided oversight of response actions undertaken by the Settling Parties.

Pursuant to Section 107(a) of CERCLA, 42 U.S.C. 9607(a), the Settling Parties are responsible parties and are jointly and severally liable for response costs incurred at or in connection with the Site. The Regional Administrator EPA, Region VII, or his designee, has determined that the total past and projected response costs of the United States at or in connection with the Site will not exceed \$500,000, excluding interest.

This Agreement requires the Settling Parties to pay to the EPA Hazardous Substance Superfund the principal sum of \$151,072.65 in reimbursement of Past Response Costs, and will resolve the Settling Parties' alleged civil liability for these costs. The proposed Agreement also includes a covenant not to sue the Settling Parties pursuant to Section 107(a) of CERCLA, 42 U.S.C. 9607(a).

Dated: September 16, 2004.

**James B. Gulliford,**

*Regional Administrator, United States Environmental Protection Agency, Region VII.*  
[FR Doc. 04-23264 Filed 10-18-04; 8:45 am]

**BILLING CODE 6560-50-P**

**FEDERAL COMMUNICATIONS COMMISSION**

**Sunshine Act Meeting; Deletion of Agenda Item From October 14, 2004, Open Meeting**

October 14, 2004.

The following items have been deleted from the list of Agenda items scheduled for consideration at the October 14, 2004, open meeting and previously listed in the Commission's Notice of October 7, 2004.

Item No.	Bureau	Subject
5 .....	Wireline Competition .....	<i>Title:</i> The Pay Telephone Reclassification and Compensation Provisions of the Telecommunications Act of 1996 (CC Docket No. 96-128). <i>Summary:</i> The Commission will consider an Order on Reconsideration concerning its payphone compensation rules.
6 .....	Wireline Competition .....	<i>Title:</i> Petition of Mid-Rivers Telephone Cooperative, Inc. for Order Declaring it to be an Incumbent Local Exchange Carrier in Terry, Montana Pursuant to Section 251(h)(2) (WC Docket No. 02-78). <i>Summary:</i> The Commission will consider a Notice of Proposed Rulemaking concerning section 251 (h)(2) of the Communications Act of 1934, as amended.

Federal Communications Commission.

**Marlene H. Dortch,**

Secretary.

[FR Doc. 04-23460 Filed 10-15-04; 12:52 pm]

BILLING CODE 6712-01-P

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 12, 2004.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Palmetto Heritage Bancshares, Inc.*, Pawleys Island, South Carolina; to become a bank holding company by acquiring 100 percent of the voting shares of Palmetto Heritage Bank & Trust, Pawleys Island, South Carolina, an organizing bank.

**B. Federal Reserve Bank of Chicago** (Patrick Wilder, Assistant Vice

President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Rural Bancshares of Wisconsin, Inc.*, Fennimore, Wisconsin; to become a bank holding company by acquiring 80 percent of the voting shares of LSB Holding Company, Livingston, Wisconsin, and thereby indirectly acquire Livingston State Bank, Livingston, Wisconsin.

Board of Governors of the Federal Reserve System, October 13, 2004.

**Robert deV. Frierson,**

Deputy Secretary of the Board.

[FR Doc. 04-23301 Filed 10-18-04; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 2, 2004.

**A. Federal Reserve Bank of New York** (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *UFJ Bank Limited*, Nagoya, Japan, and *UFJ Holdings, Inc.*, Osaka, Japan; to retain shares of *UFJ Central Leasing, Nagoya, Japan*, and thereby engage through *Central Leasing (U.S.A.), Inc.*,

Florence, Kentucky, in the leasing of manufacturing equipment and computers as well as real estate leasing, pursuant to section 225.28(b)(3) of Regulation Y.

Board of Governors of the Federal Reserve System, October 13, 2004.

**Robert deV. Frierson,**

Deputy Secretary of the Board.

[FR Doc. 04-23302 Filed 10-18-04; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

[Docket No. OP-1214]

### Proposal to Withdraw from Noncash Collection Service

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice; request for comment.

**SUMMARY:** The Board requests comment on a proposal that the Federal Reserve Banks withdraw from the noncash collection service at year-end 2005. The noncash collection service involves the collection and processing of definitive municipal bonds and coupons issued by state and local governments. The proposal to exit this service is prompted by the declining volume of definitive municipal securities, the expected underrecovery of costs in future years, and the availability of alternate service providers and substitutable services.

**DATES:** Comments must be received by December 20, 2004.

**ADDRESSES:** You may submit comments, identified by Docket No. OP-1214, by any of the following methods:

- *Agency Web site:* <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *E-mail:*

[regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)

- *FAX:* 202/452-3819 or 202/452-3102.

- *Mail:* Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

All public comments are available from the Board's Web site at [www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm](http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm) as submitted, except as necessary for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed